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HOMESTEADS

FOR

CITY POOR.

A

TWELVE PER CENT. CHARITY

BOSTON:
TRAVELLER PRINTING HOUSE,
No. 31 State Street.

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TWELVE PER CENT. CHARITY.

BOSTON:
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No. 31 State Street.

From D. R.

HOMES FOR THE POOR.

Self-interest is the main-spring of action, and the monarch of capital. Its laws are constant, certain, universal. Its spirit knows no fatigue.

Benevolence is a pauper: at one moment craving; satiated at another;—powerless alone.

The first, eager for gain, has no leisure for charity. The second, rich only in good intentions, exhausts itself in useless (because insufficient) alms. And yet the two, in a holy alliance, could reform the world. The manufacturer, who, not for charity's sake, but for gain, dispenses the constant benefaction of daily employment, illustrates the blessings of their union. He is a social benefactor, doing more to create a moral, self-relying population, than all the alms of Borromeo.

Sensitive Benevolence dwells upon the spirit, more than upon the absolute necessity, of giving. It is true that "Charity is twice blessed." But the subject

of this paper is the best method of blessing the needy object of her offices. The recognition of the fact, that Dives and Lazarus have a mutual interest, is a condition precedent to any permanent relief of the Poor.

Permanence and certainty are the essential virtue of laws. The law of Charity is no exception to the general rule. Spasmodic benevolence is practical cruelty. Fuel and food, to-day, sharpen hunger and cold, to-morrow. The confident hope of constant aid, as a stimulant to constant effort,—which is the method of God with man,—should be that of man with his fellow.

Physical refinement is the dawn of mental regeneration. It is folly to attempt a superstructure of morals, without a basis of shelter, food, and raiment. Men and hyenas may be dejected, but never converted, by filth or starvation. No benevolent effort, which fails to *permanently* combine all the conditions that form the idea of the dignity of labor,—health, neatness, frugality, hope, progress, and moral, social, political independence,—solves the difficult problem that Poverty presents. And no such effort can be permanent, unless it rests upon some universal, unfluctuating principle of human nature. The impulses of benevolence are inconstant and uncertain. They do not meet the undying want. The desire of making money does. Alchemy, geography, inventions, the whole range of human science, show that the "*auri fames*" is the

motive power of mankind. Let it be applied to the engines of benevolence.

Although over-strained nicety may reluct at "taking the devil's water to turn the Lord's mill," philosophic philanthropy will listen to any just method of permanently equalizing the conditions of men.

It is presumed that all, for whom this pamphlet is written, know the misery of the landlord and tenant system, among the lowest poor. A part of every week's earnings pays the exorbitant price of vile apartments; and a larger part, which, under happier auspices, would be saved, is squandered for a degrading oblivion. Proximity to the sources of employment, and the hopeless apathy of despair wed our squalid population to the garrets and cellars, where they fester and die. Model lodging-houses are of great utility, so far as they go, and so long as charitable enthusiasm lasts. But the ponderous masses of commercial capital are not driven into this channel, by visions of heavy profits; and the tenants are only tenants, after all. Old age and sickness will at last overtake them; and still, the rent must be paid. They are a Pariah class, living in dependence, and expecting to transmit their caste. Loan Associations are useless to the lowest poor, who cannot enter into any speculation which, at the outset, is not wind and weather tight.

The attention of money-loving men is invited to the details of a proposed charitable enterprise, as safe as bond and mortgage, and more lucrative than usury.

It is not a forced plant, so dependent on gentle smiles and sympathetic tears, that it must perish with the impulses of philanthropy. Nor is it so rugged in its growth as to smother the virtues of liberal dealing. Its aim is the relief of the poor; but commercial vitality and reproductive power are inherent in its fibres.

Specifications, estimates, debit and credit accounts, were prepared some years ago. They have since been more properly shaped by architects and others. Many laboring men, to whom the scheme has been submitted, have evinced their approval of it by offering to deposit with the writer, as earnest money or rent in advance, $100.

A tract of land, upon some railroad, near the city or other source of employment, is to be bought, by wholesale, and divided into convenient lots. Upon alternate lots, cheap but substantial little cottages are to be built by contract. Every tenement is to be strictly independent, although economy may render it desirable to build in blocks of two and two. An arrangement can be effected with the nearest railroad company to run one or more cars, morning and evening, to and from the city, for the convenience of the laboring tenantry. The cost of land, buildings, and all incidental expenses is to be averaged over a term of years, and with the addition of six per cent. per annum on the first outlay, is to be paid, in equal weekly payments, by tenants, who, at the end of the term, will receive deeds in fee simple of the premises. Fuel and

other commodities, required in considerable quantities, may be bought advantageously for the tenants, by wholesale, and charged with interest; thus slightly postponing the delivery of the deed, and prolonging the lease tenure.

To test the practical working of this scheme, it may be desirable to demand some security or reference from the tenants. This, of course, cannot be given by the humblest poor; but, as the better grade is advanced, the others may be encouraged or allowed to follow. The payment of the first week's rent is a security for the balance. The tenant has invested a portion of his principal, and is in the light of a purchaser on mortgage. The perfection of his inchoate title depends on further fidelity and good behavior. The loss of a tenant is to the capitalist the gain of a house. All the rent previously paid contains a portion of principal, and is forfeited. A new departure can be taken, for the full term, with a second occupant. The default of the first has, as it were, renewed the patent.

ESTIMATE.

Two hundred House Lots at $50 each, ...	$10,000 00
One hundred Tenements at $500 each, ...	50,000 00
Total first outlay, ...	$60,000 00
Annual Expenses :—	
Insurance at 2 per cent. per annum, ...	$1,000 00
One hundred Annual Railroad Tickets, ...	2,000 00
Taxes and Repairs, ...	1,250 00
Interest on Annual Expenses, ...	255 00
	$4,505 00

One hundred Tenants pay every year, for 10 years—	
Annual Instalment of first outlay, 10 per cent., . . .	$6,000 00
Six per cent. on whole first outlay, ...	3,600 00
Annual Expenses, as above, ...	4,505 00
	$14,105 00
Add Agent and Collector's Commission, 5 per cent., . .	705 25
Total Annual Receipts, ...	$14,810 25

Which, on a hundred houses, makes a weekly rent, from each tenant, for a house and garden, with repairs, taxes, railroad fares, insurance and agent's commission included, of $2.85. At the end of ten years he gets his house and garden for nothing, having occupied it all the time.

The capitalist, besides being repaid all his advances, with twelve per cent. interest, gains one hundred house lots in the midst of a village!

Remarks.

I. *Land.* The size of the lots must depend on the value of land in the locality chosen. At $200 per acre, abundant land, *well drained and high*, which is essential, can be obtained within twenty minutes' ride by railroad, from Boston. At this price, each lot may average 10,000 feet, and a margin be left for roads and expenses of road-making, which will afford labor to the tenants.

The reserved lots will become very valuable in ten years. By mere lapse of time, and without any effort to create a population, some lands in Boston and

its vicinity have, since 1834, increased in value 5,000 per cent.

The estimated expense of the land, $10,000, is twice as great as necessary. A saving of $5,000 can be made in that item, without destroying the scheme.

So many workmen walk two or three miles to their work, that time would be economized by the railroad transit proposed.

II. *Houses.* It is proposed, for economy, to build the houses in blocks of two: each tenement being independent of its colleague, with the partition wall on the dividing line of two lots. Each block of two is to be separated from the next block, by two intervening vacant lots, to obviate the danger of conflagration, and to enable thrifty tenants to extend their territory by purchase. Each house should be placed forty feet back from the street, that, without removal, it may, hereafter, be an humble appendage to a more ambitious dwelling. Practical men will pardon this particularity of detail. Philosophical generalities would be magnificent and useless. This is a practical charity.

The last season, when materials were very dear, builders offered to contract with the writer, to build any number of double cottages, answering the general description recited below, at $900 per block, including out-buildings, fences, &c. &c., half a mile from the nearest depot and five miles from Boston. The estimate of

$50,000 for fifty double cottages, is a liberal one. An extract from the specification is as follows:—

"Said cottages are to be built of wood, and measuring as follows: length to be 30 feet, width 16 feet; height of post 14 feet; to be divided in the centre by a thick partition, to be carried from cellar to roof. There will be, in each tenement, one living room with closet and entry on principal floor, and two chambers and two closets on chamber floor, with one flight of stairs; also cellar under the whole, with stairs thereto, with one brick flue from cellar, through the principal and chamber stories, with funnel flues to each room in the house."

III. *Insurance.* Although, after one-quarter of the capital has been repaid, the mutual offices may insure the capitalist at a small premium, the tenant ought to be fully protected. The hazardous character, ordinarily attached to this class of risks, results from the recklessness and intemperate habits of tenants. Neither of these causes should apply. Removal from city temptations, comfort, and an interest in the premises, will greatly diminish the hazard and the premium.

IV. *Access to the City.* Though corporations have no souls, directors, fortunately, have. The charitable hue of this enterprise, the large number of tickets

required, and the advantage of villages on the line of the road, would probably reduce the estimated expense of cars. So many laborers come out of town for daily labor, that a judicious selection of neighborhood, or inducements to manufacturers to erect workshops on the reserved lots, may render cars unnecessary, and thereby reduce the rent nearly one-sixth per week.

V. *Taxes and Repairs.* Two and a half dollars per year, on $600 of value, is the liberal estimate of taxation, debited to each house. Thirty dollars, every third year, is a large allowance per house, for repairs. For it must be reiterated, that removal from wretchedness will diminish intoxication—the great cause of wear and tear—and that the inchoate possession of the freehold will inspire the tenant with an interest in its preservation.

VI. The interest on the annual advances is calculated as if no reimbursements were made for one year. But, in fact, a portion is repaid in one week. This is one element of profit to the capitalist. His investment may be drawing interest in two places at once.

VII. In paying an annual instalment of the first outlay, the tenants pay for land, a part of which they never get.

VIII. They continue to pay interest long after they

have paid the capital. For example: the last item of interest, $3,600, supposes a debt of $60,000, as at first. Instead of which, $54,000 of debt having been previously paid, the real debt due, draws an interest of 60 per cent.

IX. The agent's commission may seem low. It is excessively high. For it is five per cent. on interest and principal, the whole of which comes through his hand in the guise of rent.

X. From one to three dollars per week, is the rent paid for unhealthy apartments, in the lower wards of the city. The end of ten years would show an account charged to rent of from $700 to $2,100, and yet finds the tenant a tenant still. Old age and illness are coming on; the strength of labor is past, and disease and death must at last be grappled with, in some of those stys and pens, called by the lowest poor their homes. A visit to these homes, and a carpenter's estimate of their actual value compared with the income squeezed from them, will temper any sneer at the humble tenements here projected.

Among the unthrifty, more than the sum paid for rent is squandered in city vices. The whole accumulation of the thrifty is liable to the sheriff, unless it be invested in a homestead, which, to the value of $500, is protected by one of the soundest laws of Massachusetts.

By this scheme, a little more than the rent now paid, and much less than the cost of rent and rum together, hires a weather-tight house, consisting of three rooms, three closets, and a convenient cellar, with a garden large enough to contribute to family employment, pleasure, and support. The laborer reaches his post of labor as cheaply and more easily than at present. His evenings are free from dissipation. At the end of ten years, he is a freeholder. All that he has paid to the landlord, comes back to him with interest. For the estate is worth much more than he has paid, under an agreement made on a basis of value fixed ten years before.

This enterprise must, of course, pass through the ordinary ordeal of opposition, from traders in the broken hearts and vices of the poor; distrust from all who credit nothing new, or deem charity polluted by the contact of gain; faint praise from other model charities, and the many simultaneous discoverers of social anæsthesia. But, let cold thinkers, who are weary of the labor of Sisyphus, and who have vainly sought a permanent relief, and some conservative element to supply to our foreign population the influence of a partially effete religion, welcome that relief and that element here. Let untiring self-interest be the handmaid of charity. Give the deep interests of citizens where broad naturalization gives only the formidable powers. While offering the fire-brand to the alien, transform the destructive mercenary into

the conservative householder. Let a shrewd benevolence in the East, retain the human tide that a wasteful public policy entices to the West. Let it, especially, aid the many who are too poor to profit by that policy.

Few men appreciate the moral effect, upon the degraded poor, of owning a homestead. Diogenes, ejected from his tub, would have been a bitterer Cynic. No one would seek a social and domestic model, under the tatters of an evicted vagrant. When the strong man's heart is breaking over a houseless wife and child, and courage petrifies into despair, the very energies of love for them kindle the torch of vindictive malignity against society. Such is the result of eviction. Dignity, manhood, moral and political independence, breathe in the very name of freehold. No country can be called sterile, where the hearts of its poorest are rooted in the soil.

Apart from the fact, that the high prices of land in cities, render any other tenure than leasehold impracticable for their poor, country influences are eminently favorable to passive virtues. The city pauper is steeped in its dregs, and breathes only its carbonic acid. Vice is so rapid in its generalizations, that the constant exhibition of one violated law degrades the sanctity of all. These exhibitions are much less frequent in rural neighborhoods. Moreover, the very poverty of village resources, in the matter of amusements, lends them a more religious or sober hue.

The influence of the humble garden is not to be despised. Moral and physical oxygen are inhaled not more in training a honeysuckle than in planting a cabbage. It is worthy of remark, that, while the prototypes of ruder races are depicted as nomades or warriors, the Christian Adam, the holier type, is represented a gardener, who only left Eden when he fell.

The process of winning the homestead is so reformatory, that short terms and higher rents should be discouraged. With a reasonable administration of encouragement and suggestion, habits of hopeful industry, rigid exactness, patient frugality, and that cleanliness, which, if not next to godliness, is essential to the odor of sanctity, may be formed and transmitted. The title deed is both a reward and an omen of thrift. Poverty has been safely launched upon the limitless sea of prosperity.

The success of this enterprise may be safely predicted from the uniformity of the ruling human principle. Commerce, invention, speculation, never sleep. They die only with the decay of nations. Capitalists must invest; tenants must pay rent somewhere. The cheapest lodgings, and the highest interest compatible with safety, are the respective desiderata. Few investments give more than an average twelve per cent. for ten years, with a reserve of real estate after paying off the capital! Few rents can be lower than those which come back to the tenant with interest! The tenant has no motive to break his covenant, nor the capitalist

to withdraw his funds. Charitable men will perhaps make the first experiment. Their disregard of pecuniary emolument is like the dew of heaven. But the soil is too thirsty to be saturated by such slender irrigation. The five millions of money, required in this city alone to give homesteads to its poor, will be diverted from banking and insurance, only by a more profitable investment. The social redemption of men will be appreciated, when it is reduced to a profit of dollars and cents. If enormous dividends can be paid by an enterprise, as safe as real estate protected by insurance, the weaving of a better social fabric will be deemed quite as legitimate—nearly as respectable—as weaving cotton. The commercial partnership of Dives and Lazarus will be an ordinary transaction. Even Shylock will acknowledge the heavenly descent of saintly Charity, if she be quoted at a premium in the Brokers' Board.

Boston, April 25, 1854.

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